

CLAIMS

What is claimed is:

1 1. A network for electronically presenting bill related
2 information, comprising:

3 a central network station configured to transmit bill
4 availability information identifying available bills of a
5 plurality of different billers for a plurality of different
6 users, information associated with each of the identified bills
7 of a respective one of the plurality of different billers being
8 available at one of a first network address associated with the
9 respective biller and a second network address associated with
10 the respective biller; and

11 a plurality of different user stations, each associated
12 with a respective one of the plurality of different users, and
13 configured to receive the transmitted bill availability
14 information for its associated user and to select one of the
15 identified bills;

16 wherein a first of the plurality of user stations,
17 associated with a first of the plurality of different users, is
18 linked to the first network address associated with a first of
19 the plurality of different billers based on a first bill
20 selection by the first user station, and a second of the
21 plurality of user stations associated with a second of the

21 plurality of user stations associated with a second of the
22 plurality of different users is linked to the second network
23 address associated with the first biller based on a second bill
24 selection by the second user station.

1 2. A network according to claim 1, wherein:

2 the identified bill of the first biller for the first user
3 is available with supplemental information at the first network
4 address, and the identified bill of the first biller for the
5 second user is available without the supplemental information at
6 the second network address.

3. A network according to claim 1, wherein:

2 the transmitted bill availability information identifying
3 the available bill of the first biller for the first user
4 includes a hyperlink to the first network address; and
5 the transmitted bill availability information identifying
6 the available bill of the first biller for the second user
7 includes a hyperlink to the second network address.

1 4. A network according to claim 1, wherein:

2 the first user station is automatically linked to the first
3 network address responsive to the first bill selection; and

4 the second user station is automatically linked to the
5 second network address responsive to the second bill selection.

1 5. A network according to claim 1, further comprising:
2 a plurality of different biller stations, each associated
3 with a respective one of the plurality of different billers, a
4 first of the plurality of different biller stations being
5 associated with the first biller;

6 wherein the first network address is a network address
7 associated with the first biller station; and

8 wherein the second network address is a network address
9 associated with the central processing station.

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1 6. A network according to claim 1, wherein:
2 each of the plurality of user stations is further
3 configured to display the transmitted bill availability
4 information, to receive an input of its associated user, and to
5 select one of the identified bills based on the received input.

1 7. A network according to claim 1, wherein:
2 the plurality of user stations are further configured to
3 transmit requests for the bill availability information; and

4 the central network station is further configured to
5 transmit the bill availability information responsive to the
6 transmitted requests.

1 8. A network according to claim 1, wherein:

2 the bill availability information identifies available
3 bills without identifying an amount of each of the bills.

4 9. A network according to claim 1, wherein:

5 the bill availability information identifies the total
6 amount of each of the available bills;

7 each of the plurality of different user stations is further
8 configured to select one of the identified bills for payment;
9 and

10 the first and the second user stations are respectively
11 linked to the first and the second network addresses based on a
12 bill selection for one of viewing and payment of the selected
13 bill.

1 10. A network according to claim 9, wherein:

2 the information associated with each of the identified bills
3 available at the first network address is promotional
4 information and the information associated with each of the

5 identified bills available at the second network address is
6 detailed bill information.

1 11. A network according to claim 1, further comprising:

2 a database configured to store the bill availability
3 information; and

4 the central network station is further configured to
5 transmit the stored bill availability information.

12. A method of electronically distributing bill related
information, comprising the steps of:

3 centrally receiving initial requests for bills of a
4 plurality of different billers for a plurality of different
5 users;

6 transmitting, responsive to the received initial requests,
7 bill availability information, identifying available bills of
8 the plurality of different billers for the plurality of
9 different users, including a first bill of a first of the
10 plurality of different billers for a first of the plurality of
11 different users and a second bill of the first biller for a
12 second of the plurality of different users;

13 receiving a first request relating to the identified first
14 bill of the first biller at a first network address and a second

15 request relating to the identified second bill of the first
16 biller at a second network address, different than the first
17 network address; and

18 transmitting information associated with the first bill
19 from the first network address responsive to the receipt of the
20 first request and information associated with the second bill
21 from the second network address responsive to the receipt of the
22 second request.

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13. A method according to claim 12, further comprising the
steps of:

14 transmitting a first hyperlink to the first network address
15 with the bill availability information identifying the first
16 bill; and

17 transmitting a second hyperlink to the second network
18 address with the bill availability information identifying the
19 second bill;

20 wherein the first request is received at the first network
21 address via the first hyperlink;

22 wherein the second request is received at the second network
address via the second hyperlink.

1 14. A method according to claim 12, further comprising the

2 steps of:

3 generating the first request based on an input of the first
4 user;

5 generating the second request based on an input of the
6 second user;

7 automatically transmitting the generated first request to
8 the first network address; and

9 automatically transmitting the second generated request to
the second network address.

15. A method according to claim 12, wherein:

the bill availability information identifies available
bills without identifying an amount of each of the bills.

16. A method according to claim 12, wherein:

the first request is one of a request to pay and a request
to view the identified first bill and the transmitted
information associated with the first bill includes promotional
information; and

the second request is one of a request to pay and a request
to view the identified second bill and the transmitted
information associated with the second bill excludes the
promotional information.

1 17. A method according to claim 12, further comprising the
2 steps of:

3 centrally storing the bill availability information;
4 wherein the transmitted bill availability information is
5 the stored bill availability information.

1 18. A system for electronically distributing bill related
2 information, comprising:

3 a memory configured to store identifiers of available bills
4 of a plurality of different billers for a plurality of different
5 users, and network addresses at which information associated
6 with the identified bills is available, including a first bill
7 identifier which identifies a first of the available bills of a
8 first of the plurality of billers for a first of the plurality
9 of users and a second bill identifier which identifies a second
10 of the available bills of the first biller for a second of the
11 plurality of users; and

12 a processor configured to direct the transmission of the
13 stored first bill identifier to the first user with a first of
14 the network addresses, and the transmission of the stored second
15 bill identifier to the second user with a second of the network
16 addresses, the first network address being different than the
17 second network address;

18 wherein the information associated with the first bill is
19 available at the first network address and the information
20 associated with the second bill is available at the second
21 network address.

1 19. A system according to claim 18, wherein:

2 the first network address is transmitted as a first
3 hyperlink; and

4 the second network address is transmitted as a second
5 hyperlink.

1 20. A system according to claim 18, wherein:

2 the processor is further configured to receive requests for
3 the available bills for the plurality of users including a first
4 request for the available bills for the first user and a second
5 request for the available bills for the second user, and to
6 direct the transmission of the stored first bill identifier
7 responsive to the received first request and the stored second
8 bill identifier responsive to the received second request.

1 21. A system according to claim 18, wherein:

2 the associated information available at the first network
3 address includes promotional information; and

4 the information available at the second network address
5 excludes the promotional information.

1 22. A database for storing bill related information, comprising:
2 identifiers of a plurality of different users;
3 identifiers of a plurality of available bills of a biller
4 for the plurality of different users; and
5 a network location indicator associated with one or more of
6 the plurality of available bills and indicating that a network
7 location at which information associated with the one or more
8 bills is available is different than a network location at which
9 information associated with other of the plurality of available
10 bills is available.

1 23. An article of manufacture for electronically transmitting
2 bill related information, comprising:
3 a computer readable storage medium; and
4 computer programming stored on the medium and configured to
5 be readable from the medium by a computer processor and thereby
6 cause the processor to operate so as to:
7 direct transmissions of a plurality of identifiers of
8 available bills of a plurality of different billers for a
9 plurality of different users, including a first of the plurality

10 of bill identifiers which identifies a first of the available
11 bills of a first of the plurality of different billers for a
12 first of the plurality of different users and a second of the
13 plurality of bill identifiers which identifies a second of the
14 available bills of the first biller for a second of the
15 plurality of users; and

16 direct transmissions of a plurality of different network
17 addresses at which information associated with the identified
18 available bills is available, including a first of the plurality
19 of network addresses at which information associated with the
20 identified first available bill is available to the first user,
21 and a second of the plurality of network addresses, different
22 than the first network address, at which information associated
23 with the second available bill is available to the second user.

1 24. An article of manufacture according to claim 23, wherein:

2 the information associated with the identified first
3 available bill includes promotional information; and
4 the information associated with the identified second
5 available bill excludes the promotional information.

1 25. An article of manufacture according to claim 23, wherein the
2 stored computer programming is readable by the computer

3 processor to thereby cause the processor to further operate so
4 as to:

5 direct the transmission of the first network address as a
6 first hyperlink in association with the transmission of the
7 first bill identifier; and

8 direct the transmission of the second network address as a
9 second hyperlink in association with the transmission of the
10 second bill identifier.

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1 26. An article of manufacture according to claim 23, wherein the
2 stored computer programming is readable by the computer
3 processor to thereby cause the processor to further operate so
4 as to:

5 receive requests for the available bills for the plurality
6 of users including a first request for the available bills for
7 the first user and a second request for the available bills for
8 the second user; and

9 direct the transmission of the first bill identifier
10 responsive to the received first request and the second bill
11 identifier responsive to the received second request.

1 27. An article of manufacture according to claim 23, wherein the
2 identified first available bill is available at the first

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- 3 network address and the second available bill is available at
- 4 the second network address.

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